

# 22065166 (5-3)

<b>United States Bankruptcy Court</b> <b>Western District of New York</b>						<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Griffin, Aldana P.</b>				Name of Joint Debtor (Spouse)(Last, First, Middle):			
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): <b>a/k/a Aldana Pamela Griffin, Aldana Griffin.</b>				All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <div style="text-align: right; font-size: 1.2em;">04-21862</div>			
Soc. Sec./Tax I.D. No. (if more than one, state all):				Soc. Sec./Tax I.D. No. (if more than one, state all):			
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>67 Hobart Street</b> <b>Rochester, NY 14611</b>				Street Address of Joint Debtor (No. & Street, City, State & Zip Code):			
County of Residence or of the Principal Place of Business: <b>Monroe</b>				County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address):				Mailing Address of Joint Debtor (if different from street address):			
Location of Principal Assets of Business Debtor (if different from address above):							
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>							
<b>VENUE</b> (Check any applicable box)							
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.							
<b>Type of Debtor</b> (Check all boxes that apply)				<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)			
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____				<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding			
<input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker				<input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13			
<b>Nature of Debts</b> (Check one box)				<b>Filing Fee</b> (Check one box)			
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business				<input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.			
<b>Chapter 11 Small Business</b> (Check all boxes that apply)							
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)							
<b>Statistical/Administrative Information</b> (Estimates only)						THIS SPACE IS FOR COURT USE ONLY	
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						<div style="writing-mode: vertical-rl; transform: rotate(180deg);">           DEPT. OF CLERK            WESTERN DISTRICT OF NEW YORK            ROCHESTER         </div> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">           APR 30 PM 4:13         </div> <div style="writing-mode: vertical-rl; transform: rotate(180deg);">           FILED         </div>	
Estimated Number of Creditors		1-15 <input checked="" type="checkbox"/>	16-49 <input type="checkbox"/>	50-99 <input type="checkbox"/>	100-199 <input type="checkbox"/>	200-999 <input type="checkbox"/>	1000-over <input type="checkbox"/>
Estimated Assets							
\$0 to \$50,000 <input type="checkbox"/>	\$50,001 to \$100,000 <input checked="" type="checkbox"/>	\$100,001 to \$500,000 <input type="checkbox"/>	\$500,001 to \$1 million <input type="checkbox"/>	\$1,000,001 to \$10 million <input type="checkbox"/>	\$10,000,001 to \$50 million <input type="checkbox"/>	\$50,000,001 to \$100 million <input type="checkbox"/>	More than \$100 million <input type="checkbox"/>
Estimated Debts							
\$0 to \$50,000 <input type="checkbox"/>	\$50,001 to \$100,000 <input checked="" type="checkbox"/>	\$100,001 to \$500,000 <input type="checkbox"/>	\$500,001 to \$1 million <input type="checkbox"/>	\$1,000,001 to \$10 million <input type="checkbox"/>	\$10,000,001 to \$50 million <input type="checkbox"/>	\$50,000,001 to \$100 million <input type="checkbox"/>	More than \$100 million <input type="checkbox"/>

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtors: Aldana P. Griffin		Page 2
<b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>				
Location Where Filed: <b>NONE</b>		Case Number:		Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>				
Name of Debtor: <b>NONE</b>		Case Number:		Date Filed:
District:		Relationship:		Judge:
<b>Signatures</b>				
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			<b>Signature(s) of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	
<input checked="" type="checkbox"/> <u>Aldana P. Griffin</u> Signature of Debtor			<input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Authorized Individual	
<input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Joint Debtor			Print or Type Name of Authorized Individual	
Telephone Number (If not represented by attorney)			Title of Authorized Individual	
<u>April 30, 2004</u> Date			Date	
<input checked="" type="checkbox"/> <u>Mitchell A. Chait</u> Signature of Attorney for Debtor(s)			<b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.	
<u>Mitchell A. Chait</u> Printed Name of Attorney for Debtor(s)			<b>Not Applicable</b> Printed Name of Bankruptcy Petition Preparer	
<u>Chait &amp; Maggio Attys.</u> Firm Name			<b>Not Applicable</b> Social Security Number	
<u>440 Wilder Bldg., One East Main Street</u> Address			Address	
<u>Rochester N.Y. 14614</u> Address			Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:	
<u>(585) 325-3545</u> Telephone Number			If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.	
<u>April 30, 2004</u> Date			<input checked="" type="checkbox"/> <b>Not Applicable</b> Signature of Bankruptcy Petition Preparer	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10 Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.			Date	
<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he/she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.			A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.	
<input checked="" type="checkbox"/> <u>Mitchell A. Chait</u> Signature of Attorney for Debtor(s)			<u>04/30/04</u> Date	

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**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
<b>67 Hobart Street Rochester, NY 14611</b>	<b>Fee Owner</b>		<b>\$ 65,000.00</b>	<b>\$ 54,187.57</b>
<b>Total</b>			<b>\$ 65,000.00</b>	

**SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>Cash on hand.</b>		<b>20.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Fleet Bank Svgs. &amp; Checking</b>		<b>0.00</b>
		<b>Rochester Area State Employers Federal Credit Union Account</b>		<b>200.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household goods and furnishings.</b>		<b>3,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>Wearing apparel.</b>		<b>600.00</b>
7. Furs and jewelry.	<b>X</b>			
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	<b>X</b>			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>2002 Personal Income Tax Refunds</b>		<b>775.00</b>
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<b>Beneficiary to estate of deceased mother Zeffie L. Griffin</b>		<b>5,795.00</b>
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles.	<b>X</b>			
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
Total >				<b>\$ 10,890.00</b>

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
2002 Personal Income Tax Refunds	Debtor & Creditor Law § 283	775.00	775.00
67 Hobart Street Rochester, NY 14611	CPLR § 5206(a)	10,000.00	65,000.00
Cash on hand.	Debtor & Creditor Law § 283	20.00	20.00
Household goods and furnishings.	CPLR § 5205(a)(5)	3,500.00	3,500.00
Rochester Area State Employers Federal Credit Union Account	Debtor & Creditor Law § 283	200.00	200.00



**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report in this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>16237433</b>  <b>Charter One Auto Finance</b> <b>228 East Main Street</b> <b>Ste. 300</b> <b>Rochester, NY 14604</b>		<b>10/02</b>  <b>Security Agreement</b> 1999 Dodge Intrepid  <b>VALUE (Surrendered)</b>				<b>\$ 12,000.00</b>	<b>\$ 0.00</b>
ACCOUNT NO. <b>1372870</b>  <b>HSBC Mortgage Corp. (USA)</b> <b>Suite 0241</b> <b>Buffalo, NY 14270</b>		<b>08/93</b>  <b>Mortgage</b> 67 Hobart Street Rochester, NY 14611  <b>VALUE \$ 65,000.00</b>		<b>X</b>		<b>\$ 54,187.00</b>	<b>\$ 0.00</b>

Subtotal  
(Total of this page) >**\$66,187.00**

Total &gt;

**\$66,187.00**

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

☐ Check this box if debtor has no creditors holding secured claims to report in this Schedule E.

**TYPES OF PRIORITY CLAIMS**☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1,800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS****Type of Priority: Taxes and Certain Other Debts Owed to Government**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. <b>117-46-1407</b>			<b>09/02</b>		<b>X</b>		<b>\$ 381.69</b>	<b>\$ 381.69</b>
<b>National Payment Center U.S. Department of Education PO Box 4169 Greenville, TX 75403-4169</b>			<b>Student Loan</b>					

Subtotal (Total of this page)	➤	<b>\$382.00</b>
Total	➤	<b>\$382.00</b>

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report in this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>010-673-12719</b> <b>ADT Security Services</b> <b>PO Box 551200</b> <b>Jacksonville, FL 32255</b>		<b>11/01</b> <b>Services</b>		<b>X</b>		<b>\$ 169.67</b>
ACCOUNT NO. <b>11,209.76</b> <b>Calvary Investment</b> <b>PO Box 80127</b> <b>Phoenix, AZ 85060-0127</b>		<b>06/02</b> <b>Judgment/Garnishment</b>		<b>X</b>		<b>\$ 11,209.76</b>
ACCOUNT NO. <b>626-851-8366</b> <b>Citibank Master Card</b> <b>4900 Rivergrade Rd.</b> <b>Ste. C210</b> <b>Invindale, CA 91706</b>		<b>04/94</b> <b>Credit Card</b>		<b>X</b>		<b>\$ 3,248.00</b>
ACCOUNT NO. <b>5424180127961636</b> <b>GC Services Limited Partnership</b> <b>Collection Agency Division</b> <b>PO Box 261000 (057)</b> <b>San Diego, CA 92196</b>		<b>12/01</b> <b>Mastercard Classic</b>		<b>X</b>		<b>\$ 6,284.00</b>

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>21614702</b> <b>Mercantile Adjustment Bureau, LLC</b> <b>PO Box 9315A</b> <b>Rochester, NY 14604</b>		<b>12/02</b> <b>Client: Time Warner Communications</b>		<b>X</b>		<b>\$ 252.12</b>
ACCOUNT NO. <b>858166</b> <b>MSA</b> <b>123 W. First St., Ste 430</b> <b>Casper, WY 82601-7502</b>		<b>12/01</b> <b>Creditor: Raymour &amp; Flanigan</b>		<b>X</b>		<b>\$ 1,646.82</b>
ACCOUNT NO. <b>6633840*1</b> <b>Northland Group Inc.</b> <b>PO Box 390857</b> <b>Edina, MN 55439</b>		<b>03/03</b> <b>Client: Citibank (SD), N.A.</b> <b>Acct # 4317957004473709</b>		<b>X</b>		<b>\$ 1,410.00</b>
ACCOUNT NO. <b>Cont.# 41810613-11</b> <b>Plaza Associates</b> <b>JAF Station, PO Box 2769</b> <b>New York, NY 10116-2769</b>		<b>10/02</b> <b>Creditor: Wells Fargo Financial Credit</b> <b>Services</b> <b>Acct # 0699-057195-B</b>		<b>X</b>		<b>\$ 1,646.82</b>
ACCOUNT NO. <b>28010</b> <b>Rochester Gas &amp; Electric</b> <b>89 East Avenue</b> <b>Rochester, NY 14649</b>		<b>04/03</b> <b>Services</b>		<b>X</b>		<b>\$ 1,076.17</b>
Subtotal (Total of this page) >						<b>\$6,031.93</b>

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>36360497*</b> <b>Sears</b> <b>13200 Smith Rd.</b> <b>Cleveland, OH 44130-7802</b>			<b>01/93</b> <b>Charge Account</b>		<b>X</b>		<b>\$ 103.00</b>

Subtotal >  
(Total of this page)  
  
Total >

<b>\$103.00</b>
<b>\$27,046.36</b>

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

## **SCHEDULE H - CODEBTORS**

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

Debtor's Marital Status: <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: Spouse's Age:	NAMES <b>None</b>	AGE	RELATIONSHIP
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	<b>Aid/Monroe Dev. Center</b>		
How long employed			
Name and Address of Employer	<b>State of New York 110 State Street Albany, NY 12236</b>		

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u>2,885.00</u>	\$ _____
Estimated monthly overtime	\$ <u>0.00</u>	\$ _____
<b>SUBTOTAL</b>	\$ <u>2,885.00</u>	\$ _____
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>532.00</u>	\$ _____
b. Insurance	\$ <u>319.00</u>	\$ _____
c. Union dues	\$ <u>34.00</u>	\$ _____
d. Other (Specify) <b>Deferred Comp</b>	\$ <u>136.00</u>	\$ _____
<b>ERS Loans</b>	\$ <u>374.00</u>	\$ _____
<b>Garnishment</b>	\$ <u>288.00</u>	\$ _____
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$ <u>1,683.00</u>	\$ _____
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	\$ <u>1,202.00</u>	\$ _____
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ _____
Income from real property	\$ <u>0.00</u>	\$ _____
Interest and dividends	\$ <u>0.00</u>	\$ _____
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ _____
Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ _____
Pension or retirement income	\$ <u>0.00</u>	\$ _____
Other monthly income (Specify) _____	\$ _____	\$ _____
<b>TOTAL MONTHLY INCOME</b>	\$ <u>1,202.00</u>	\$ _____
<b>TOTAL COMBINED MONTHLY INCOME \$</b> <u>1,202.00</u> <b>(Report also on Summary of Schedules)</b>		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**None**

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)		\$	896.35
Are real estate taxes included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Is property insurance included?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities Electricity and heating fuel		\$	171.00
Water and sewer		\$	0.00
Telephone		\$	119.00
Other		\$	
Home Maintenance (Repairs and upkeep)		\$	50.00
Food		\$	140.00
Clothing		\$	25.00
Laundry and dry cleaning		\$	40.00
Medical and dental expenses		\$	50.00
Transportation (not including car payments)		\$	50.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	20.00
Charitable contributions		\$	40.00
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	0.00
Life		\$	73.00
Health		\$	42.00
Auto		\$	0.00
Other		\$	
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify)		\$	0.00
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	0.00
Other		\$	
Alimony, maintenance or support paid to others		\$	0.00
Payments for support of additional dependents not living at your home		\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	0.00
Other		\$	

**TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)**

**\$ 1,716.35**

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	_____	0.00
B. Total projected monthly expenses	\$	_____	0.00
C. Excess income (A minus B)	\$	_____	0.00
D. Total amount to be paid into plan	\$	_____	0.00

(interval)

**United States Bankruptcy Court  
Western District of New York**

In re **Aldana P. Griffin**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 65,000.00		
B - Personal Property	YES	3	\$ 10,890.00		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 66,187.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 381.69	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 27,046.36	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 1,202.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 1,716.35
Total Number of sheets in ALL Schedules ➤		15			
Total Assets ➤			\$ 75,890.00		
Total Liabilities ➤				\$ 93,615.05	

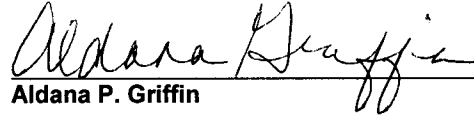
## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **15** sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: April 30, 2004

Signature

  
**Aldana P. Griffin**

### **DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP**

(NOT APPLICABLE)

# UNITED STATES BANKRUPTCY COURT

Western District of New York

In re: **Aldana P. Griffin**

Case No. \_\_\_\_\_

Chapter **7**

## STATEMENT OF FINANCIAL AFFAIRS

### 1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
<b>\$ 42,528.22</b>	<b>2002 Fed &amp; NYS Personal Income Tax Returns</b>	

### 2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

### 3. Payments to creditors

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF  
SEIZURE

DESCRIPTION  
AND VALUE OF  
PROPERTY

**Calvary Investment  
PO Box 80127  
Phoenix, AZ 85060-0127**

**10/08/02**

**Judgment/Garnishment  
\$11,209.76**

## 5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR OR SELLER

DATE OF REPOSESSION,  
FORECLOSURE SALE  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

**Charter One Auto Finance  
228 East Main Street  
Ste. 300  
Rochester, NY 14604**

**1999 Dodge Intrepid  
\$12,000.00**

## 6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 7. Gifts

None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

---

## 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Mitchell A. Chait, Esq 440 Wilder Bldg. Rochester, NY 14614	11/03	800.00

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## 10. Other transfers

None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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## 11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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## 12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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## 13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debtor or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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## 14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

---

### 15. Prior address of debtor

- None ☐ If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separated address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
59 Clifton Street Rochester, NY 14608	Aldana Griffin	(mother's) mail only

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### 16. Nature, location and name of business

- None ☒ a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more the voting or equity securities within the two years immediately preceding the commencement of this case.
- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.
- c. If the debtor is a corporation, list the names and addresses of all business in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.
- 

### 17. Books, records and financial statements

- None ☒ a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
- 
- None ☒ b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
- 
- None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
- 
- None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.
- 

### 18. Inventories

- None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
- 
- None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in 18a., above.
- 

### 19. Current Partners, Officers, Directors and Shareholders

- None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.



---

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

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20. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

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None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

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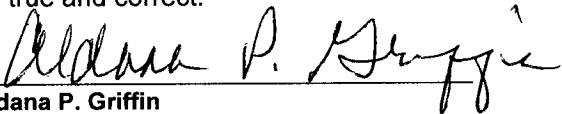
21. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 30, 2004

Signature

  
Aldana P. Griffin

**UNITED STATES BANKRUPTCY COURT  
Western District of New York**

In re: **Aldana P. Griffin**

Case No. \_\_\_\_\_  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

**Description of Property**

**Creditor's name**

**1. 1999 Dodge Intrepid**

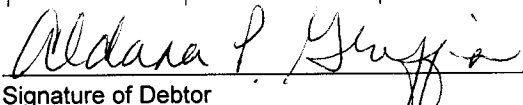
**Charter One Auto Finance**

b. *Property To Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. 67 Hobart Street Rochester, NY 14611	HSBC Mortgage Corp. (USA)			X	

Date: April 30, 2004

  
Signature of Debtor

**UNITED STATES BANKRUPTCY COURT**  
**Western District of New York**

In re: **Aldana P. Griffin**

Case No. \_\_\_\_\_

Chapter 7

Debtor

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above mentioned debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	<u>800.00</u>
Prior to the filing of this statement I have received	\$	<u>600.00</u>
Balance Due	\$	<u>200.00</u>

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☐ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, United States Code;
- b) Preparation and filing of any petition, schedule, statement of affairs, and other documents required by the court;
- c) Representation of the debtor(s) at the meeting of creditors, confirmation hearing and any adjourned hearings thereof;
- d) Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e) (Other provisions as needed)

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**None**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or agreement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: April 30, 2004



**Mitchell A. Chait**, Bar No. 1283

**Chait & Maggio Attys.**

Attorney for Debtor

UNITED STATES BANKRUPTCY COURT

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

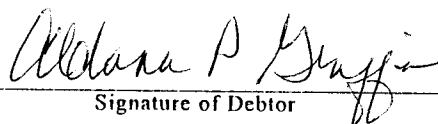
Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

April 30, 2004  
Date

  
Signature of Debtor

Case Number

**UNITED STATES BANKRUPTCY COURT  
Western District of New York**

In re: **Aldana P. Griffin**

Case No. \_\_\_\_\_  
Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **2** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: April 30, 2004

Signed:   
**Aldana P. Griffin**

Signed:   
**Mitchell A. Chait**  
Bar no. **1283**

ADT Security Services  
PO Box 551200  
Jacksonville, FL 32255

Calvary Investment  
PO Box 80127  
Phoenix, AZ 85060-0127

Charter One Auto Finance  
228 East Main Street  
Ste. 300  
Rochester, NY 14604

Citibank Master Card  
4900 Rivergrade Rd.  
Ste. C210  
Inwindale, CA 91706

GC Services Limited Partnership  
Collection Agency Division  
PO Box 261000 (057)  
San Diego, CA 92196

HSBC Mortgage Corp. (USA)  
Suite 0241  
Buffalo, NY 14270

Mercantile Adjustment Bureau, LLC  
PO Box 9315A  
Rochester, NY 14604

MSA  
123 W. First St., Ste 430  
Casper, WY 82601-7502

Northland Group Inc.  
PO Box 390857  
Edina, MN 55439

Plaza Associates  
JAF Station, PO Box 2769  
New York, NY 10116-2769

Rochester Gas & Electric  
89 East Avenue  
Rochester, NY 14649

Sears  
13200 Smith Rd.  
Cleveland, OH 44130-7802

National Payment Center  
U.S. Department of Education  
PO Box 4169  
Greenville, TX 75403-4169